71.   (added) A method for facilitating consumer savings, comprising the computer-assisted steps of:

determining with a computer that a consumer-initiated transaction is a covered transaction pursuant to a savings agreement with the consumer under which specified funds will be directed on the consumer's behalf to a specified savings vehicle at a financial institution, covered transactions pursuant to the agreement being determined according to at least one of the time at which a transaction occurs and the transaction amount; and

automatically directing specified funds on the consumer's behalf to the specified savings vehicle at the financial institution pursuant to the agreement.

72.   (added) The method of claim 71, comprising determining in a computer whether a credit card number appears in a data structure that identifies credit cards which are subject to savings agreements.

73.   (added) The method of claim 71, comprising determining in a computer whether a smart card identifier appears in a data structure that identifies smart cards which are subject to savings agreements.
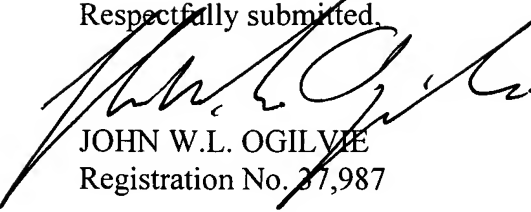
74.   (added) The method of claim 71, comprising calculating in a computer a percentage of the consumer-initiated transaction.

75.   (added) The method of claim 71, comprising calculating in a computer a service charge to be paid to at least one financial institution.

Dated August 21, 2003.

\pm0prelim

Respectfully submitted,

JOHN W.L. OGILVIE
Registration No. 37,987

COMPUTER LAW++
1211 East Yale Avenue
Salt Lake City, Utah 84105
801-582-2724 (voice)
801-583-1984 (fax)